
| | | | |
|-----------------------------|--|------------------------|---|
| State: | Arkansas | Filing Company: | Globe Life and Accident Insurance Company |
| TOI/Sub-TOI: | L08 Life - Other/L08.000 Life - Other | | |
| Product Name: | Non-Forfeiture Factors Modification | | |
| Project Name/Number: | Non-Forfeiture Factors Modification/NFFM | | |

Filing at a Glance

| | |
|----------------------|--|
| Company: | Globe Life and Accident Insurance Company |
| Product Name: | Non-Forfeiture Factors Modification |
| State: | Arkansas |
| TOI: | L08 Life - Other |
| Sub-TOI: | L08.000 Life - Other |
| Filing Type: | Form |
| Date Submitted: | 11/19/2012 |
| SERFF Tr Num: | AMLC-128773818 |
| SERFF Status: | Closed-Accepted For Informational Purposes |
| State Tr Num: | |
| State Status: | Closed-Accepted for Informational Purposes |
| Co Tr Num: | NFFM |
| Implementation | On Approval |
| Date Requested: | |
| Author(s): | Mary Johnson |
| Reviewer(s): | Linda Bird (primary) |
| Disposition Date: | 11/28/2012 |
| Disposition Status: | Accepted For Informational Purposes |
| Implementation Date: | |

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Non-Forfeiture Factors Modification
Project Name/Number: Non-Forfeiture Factors Modification/NFFM

Filing Company: Globe Life and Accident Insurance Company

General Information

Project Name: Non-Forfeiture Factors Modification
Project Number: NFFM
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/28/2012
State Status Changed: 11/28/2012
Created By: Mary Johnson
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Mary Johnson

Filing Description:
NAIC: 290-91472
FEIN: 63-0782739
RE: NAIC Standard Non-Forfeiture Modification – NFFM

This is an informational filing to bring the policy form(s) MIL/BOC13U, into compliance with the NAIC Standard Nonforfeiture Law, which reflects an updated non-forfeiture interest rate of 4.5%.

This policy was approved by your department on 10/11/96. The benefit structure and policy provisions contained in the policy form remain unchanged.

Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst
3700 S. Stonebridge Drive
McKinney, TX 75070

mjohnson@torchmarkcorp.com
214-544-5335 [Phone]
972-569-3728 [FAX]

Filing Company Information

| | | |
|---|------------------------------|-------------------------------|
| Globe Life and Accident Insurance Company | CoCode: 91472 | State of Domicile: Nebraska |
| 204 North Robinson Avenue | Group Code: 290 | Company Type: Life and Health |
| Oklahoma City, OK 73102 | Group Name: Liberty National | State ID Number: |
| (405) 270-1400 ext. [Phone] | FEIN Number: 63-0782739 | |

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

| | | | |
|-----------------------------|--|------------------------|---|
| State: | Arkansas | Filing Company: | Globe Life and Accident Insurance Company |
| TOI/Sub-TOI: | L08 Life - Other/L08.000 Life - Other | | |
| Product Name: | Non-Forfeiture Factors Modification | | |
| Project Name/Number: | Non-Forfeiture Factors Modification/NFFM | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-------------------------------------|------------|------------|----------------|
| Accepted For Informational Purposes | Linda Bird | 11/28/2012 | 11/28/2012 |

| | | | |
|----------------------|--|-----------------|---|
| State: | Arkansas | Filing Company: | Globe Life and Accident Insurance Company |
| TOI/Sub-TOI: | L08 Life - Other/L08.000 Life - Other | | |
| Product Name: | Non-Forfeiture Factors Modification | | |
| Project Name/Number: | Non-Forfeiture Factors Modification/NFFM | | |

Disposition

Disposition Date: 11/28/2012
Implementation Date:
Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|------------------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Application | | No |
| Supporting Document | Non Forfeiture Modification Update | | Yes |

| | | | | | |
|-----------------------------|--|--------------------------|---|----------------------------|------|
| SERFF Tracking #: | AMLC-128773818 | State Tracking #: | | Company Tracking #: | NFFM |
| State: | Arkansas | Filing Company: | Globe Life and Accident Insurance Company | | |
| TOI/Sub-TOI: | L08 Life - Other/L08.000 Life - Other | | | | |
| Product Name: | Non-Forfeiture Factors Modification | | | | |
| Project Name/Number: | Non-Forfeiture Factors Modification/NFFM | | | | |

Supporting Document Schedules

| | | Item Status: | Status Date: |
|------------------------------------|------------------------------------|--------------|--------------|
| Satisfied - Item: | Non Forfeiture Modification Update | | |
| Comments: | | | |
| Attachment(s): | | | |
| Military Whole Life NFF Update.pdf | | | |



AND ACCIDENT
INSURANCE CO.

November 19, 2012

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

Attn Mr. Joe Musgrove:

NAIC: 290-91472
FEIN: 63-0782739
RE: NAIC Standard Non-Forfeiture Modification – NFFM

Dear Mr. Joe Musgrove:

This is an informational filing to bring the policy form(s) MIL/BOC13U, into compliance with the NAIC Standard Nonforfeiture Law, which reflects an updated non-forfeiture interest rate of 4.5%.

This policy was approved by your department on 10/11/1996. The benefit structure and policy provisions contained in the policy form remain unchanged.

If you have any questions please feel free to call me collect at (214) 544-5335, or email me at the following address: mjohnson@torchmarkcorp.com.

Thank you for your assistance in this matter.

Sincerely,

Mary A. Johnson
Senior Compliance Analyst
Regulatory Compliance Department
Globe Life And Accident Insurance Company